

RECEIVED
CENTRAL FAX CENTER
OCT 24 2007

Docket No.: 37355-239

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Bishop, Fred Alan, et al. Confirmation No.: 1600
Appl. No. : 10/821379
Filed : April 9, 2004
Title : METHODS AND APPARATUS
FOR CONDUCTING
ELECTRONIC
TRANSACTIONS

Grp./A.U. : 3621
Examiner : Bayat, B.
Customer No. : 1923

REPLY TO OFFICE ACTION DATED JULY 26, 2007

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

This paper is submitted in reply to the Final Office Action dated July 26, 2007. Applicants respectfully request reconsideration of the application in view of the remarks as follows.

Pending Claims can be found in the listing of the claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.